UNITED STATES PATENT AND TRADEMARK OFFICE

CERTIFICATE OF CORRECTION

PATENT NO. : 7,613,659 B1 Page 1 of 2

APPLICATION NO.: 09/398914

DATED : November 3, 2009

INVENTOR(S) : Ned Hoffman and Philip Dean Lapsley

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

On the Title Page, Item (56)

Page 4, References Cited—Other Publications, last entry, second column, line 21, Scally reference, change "CompUSA Test" to --CompuUSA Tests--.

Column 1, line 55, change "necessarily by" to --necessarily be--;

Column 2, line 49, change "computer tokens" to --computing tokens--;

Column 3, lines 1-2, change "transmission" to --transmissions--;

Column 10, line 22, change "bodes" to --codes--;

Column 18, line 60, change "to a BPID" to --a BPID--;

Column 23, line 17, change "emails," to --e-mails,--;

Column 23, line 43, change "electronic transmission for" to --electronic transmissions for--;

Column 23, line 61, change "prices" to --pricings--;

Column 28, line 15, change "governing messaging" to --governing message--;

Column 28, line 31, change "use" to --user--;

Column 29, line 40, change "provided the DPC 10" to --provided by the DPC10--;

Column 32, lines 64-65, change "severs" to --servers--;

Column 34, line 14, change "bout" to --about--;

Column 41, line 10, change "invoking a rule module" to --invoking the rule module--;

Signed and Sealed this

Thirtieth Day of November, 2010

David J. Kappos Director of the United States Patent and Trademark Office

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Column 42, line 15, change "data for the use" to --data for the user--;

Column 43, line 34, change "following; a" to --following: a--;

Column 44, line 40, change "biometric ample" to --biometric sample--.